Electronic Acknowledgement Receipt					
EFS ID:	4025194				
Application Number:	09287023				
International Application Number:					
Confirmation Number:	5759				
Title of Invention:	METHODS AND SYSTEMS FOR USING THE PUBLIC SWITCHED TELEPHONE NETWORK TO CONDUCT A TRANSACTION BETWEEN CUSTOMER ACCOUNTS				
First Named Inventor/Applicant Name:	DALE W. MALIK				
Customer Number:	30678				
Filer:	Burton A. Amernick/Mary Ann Taylor				
Filer Authorized By:	Burton A. Amernick				
Attorney Docket Number:	27592-00061-US1				
Receipt Date:	29-SEP-2008				
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Time Stamp:	16:46:13				
Application Type:	Utility under 35 USC 111(a)				

Payment information:

Submitted with Payment	no
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File Listing:

Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
1 Miscellaneous Incoming Letter	Fee Address_09_29_08.pdf	64320	no	1	
		aa716ac7522ee8c40954bf6a03993017e34 9b53d			

Warnings:

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.